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ABSTRACT

This publication reports on the activities of the Oregon State Scholarship Commission (OSSC) and the status of the programs it oversees during the two-year period from July 1, 1993 through June 30, 1995. A brief report from the executive director reviews the period's substantial reductions in state funds and rapid growth in private award programs. A financial statement for the period is provided as well as a discussion of reduction in the Scholarship Commission Budget, creation of a Community Service Volunteer program, changes in federal loan programs, and the start of 35 new private award programs. A discussion of state loans and grants reports on the status, number of participants, and funds used for the Need Grant program, the Barber and Hairdresser Grant, the Oregon Nursing Loan Program, the Oregon Rural Health Services Program, the Higher Education Community Service Voucher program, and Volunteers in Service to Oregon. Similar data are offered for two federal programs, the Paul Douglas Teacher Scholarship, and the Robert C. Byrd Honor Scholarship program. A further section lists privately funded award programs placed with the OSSC during the biennium. A final section reports on participants and funds for OSSC-Guaranteed Federal Family Education Loans (FFEL). Appendixes contain data on distribution of Need Grants, private awards, and OSSC-Guaranteed FFEL loans. (JB)

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# Oregon

STATE
SCHOLARSHIP
COMMISSION

# Report on the 1993–95 Biennium

HE 028 P94

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*Dedicated to the Memory of*
*Jeffrey M. Lee*
*1938–1994*

*Executive Director*
*Oregon State Scholarship Commission*
*1966–1993*

## ABOUT THE COMMISSION

The Oregon State Scholarship Commission is an agency of the State of Oregon. Seven Oregon citizens appointed by the Governor serve as commissioners. Six commissioners serve renewable terms of four years. A seventh student commissioner serves a term of two years.

### Agency Mission

The mission of the State Scholarship Commission is to assist Oregon students in obtaining postsecondary education by administering, planning, evaluating, coordinating, and promoting programs of student financial aid.

### Commissioners during the 1993–95 Biennium

Colleen D'Arcy
1994—

Gwen Harvey
1991—

Alisha Lund (Student)
1992–1994

David Mesirow
1993—

Joseph Tam
1992—

Nancy Wakefield
1991—

Kurt Willcox
1988—

Jill Weissbeck-Carter (Student)
1994—

### Administration

*Executive Director:*
Doug Collins

*Deputy Director:*
Jeff Svejcar

*Grant Programs:*
Jim Beyer

*Loan Processing:*
Shari Wood

*Default Prevention:*
Shelley Turner

*Loan Collections:*
Kathy Silke

*Budget & Personnel:*
Chuck Boyer

*Information Services:*
Randy Brewer

*Special Services:*
Tom Turner

*Administrative Assistant to the Commission:*
Mary Arendt

## REPORT FROM THE EXECUTIVE DIRECTOR

The 1993–95 biennium has been a period of significant change and challenge. Substantial reductions in State funds were caused by the continued phase-in of Ballot Measure 5. To meet these reductions, programs were eliminated from the Commission's budget, among them the *Cash Award* and *PESIC*, which had for years been part of the core of the State's commitment to financial access to post-secondary education.

During the biennium the Commission was directed to evaluate the system developed by the 1993 Legislature which redistributed *Need Grant* funds among educational segments to minimize the impact of losses from programs that were eliminated. After staff analysis, interest group input, and multiple public hearings, the Commission developed a distribution method basing *Need Grant* maximums on a percentage of annual educational costs for students. This method, approved by the Governor and the Legislature, sets clear benchmarks on which to evaluate the program in the future.

On the student loan front, the Commission's challenge is to continue high-quality service in the *Federal Family Education Loan Program* (FFELP) in the face of increasing competition from the new *Federal Ford Direct Student Loan*. One state system university shifted to the new program for 1994–95, and the dollar volume of new FFELP loans guaranteed by the Commission declined by 8.6%.

The biennium saw rapid growth in private award programs administered by the Commission. Thirty-five new programs came to the Commission, for a total of 125. Funds available to Oregon students from private programs administered by the Commission totaled $1.9 million for 1993–95. The most significant addition was the *Ford Scholars* program, which made awards to 43 students in its first year of operation, 1994–95. We anticipate that this program will ultimately be able to assist 480 students each year.

It is gratifying that, as it becomes more difficult for the State to provide funds for new initiatives in student aid, private donors increasingly are willing to step forward. The Commission has a strong commitment to expanding the development of these programs.

—Douglas L. Collins—

# FINANCIAL STATEMENT
## JULY 1, 1993, THROUGH JUNE 30, 1995

| | BALANCE / REVENUES | | | EXPENDITURES | | |
|---|---|---|---|---|---|---|
| | GENERAL | OTHER | FEDERAL | GENERAL | OTHER | FEDERAL |
| **FFEL PROGRAM** | | | | | | |
| **BEGINNING BALANCE** | | 13,639,094 | | | | |
| Fed Admin Cost Allowance | | 3,383,713 | | | | |
| Fees | | 3,692,021 | | | | |
| Interest Income | | 1,255,740 | | | | |
| Supplemental Pre Claims Assistance (SPA) | | 536,642 | | | | |
| Miscellaneous Revenue | | 2,472 | | | | |
| Reinsurance | | 34,758,265 | | | | |
| Recoveries | | 15,965,566 | | | | |
| SUBTOTAL: NEW REVENUE | | 59,594,419 | | | | |
| Fed Share of Recoveries | | | | | 11,569,919 | |
| Default Purchases | | | | | 35,461,252 | |
| Reinsurance Fees | | | | | 203,158 | |
| Program-related Services & Supplies | | | | | 350,241 | |
| Administrative Expenditures | | | | | 8,396,708 | |
| **TOTAL AVAIL / EXPENDED** | | 73,233,513 | | | 55,981,278 | |
| **LOAN PROGRAM ENDING BALANCE** | | 17,252,235 | | | | |
| **GRANT PROGRAMS** | | | | | | |
| **BEGINNING BALANCE** | | 4,232,968 | | | | |
| Appropriation | 24,932,977 | | | | | |
| State Programs | | 1,140,048 | | 24,100,673 | 435,723 | 0 |
| Federal Programs | | 328,750 | 2,213,270 | 0 | 328,749 | 2,213,270 |
| Private Awards | | 2,941,021 | | 0 | 2,068,500 | 0 |
| SUBTOTAL: AWARD EXPENDITURES | | | | 24,100,673 | 2,832,972 | 2,213,270 |
| SUBTOTAL: ADMIN EXPENDITURES | | | | 755,054 | 206,024 | 0 |
| **TOTAL AVAIL / EXPENDED** | 24,932,977 | 8,642,787 | 2,213,270 | 24,855,727 | 3,038,996 | 2,213,270 |
| **GRANT PROGRAM REVERSION / ENDING BALANCE** | 77,250 | 5,603,791 | 0 | | | |

## Events of the 1993–95 Biennium

*Long-standing programs, **Cash Award**, and **PESIC** were not funded for 1993–95. . . and are not likely to be funded again.*

### Scholarship Commission Budget for 1993–95 Biennium:

Faced with the need to reduce General Fund expenditures, Governor Barbara Roberts requested all State agencies to submit budgets for the 1993–95 biennium which would expend less money from the State General Fund than had been spent in the prior two years. Rather than cut programs across the board, OSSC's Commissioners requested that all General Fund dollars available for program expenditures be allocated to the *Need Grant*—the need-based program of the greatest importance to the largest number of students served by OSSC grant programs. This request was at the expense of smaller programs aimed at specific groups of institutions and students. The Governor and the Legislature agreed with the Commission's recommendation. The *Need Grant* was kept intact, but the following programs received no funding for 1993–95:

- ***Oregon Cash Award***
- ***Purchase of Educational Services from Independent Colleges (PESIC)***
- ***Oregon National Guard Scholarship***
- ***Economic Self-sufficiency Financial Aid***
- ***Oregon Teacher Corps***
- ***Volunteers in Service to Oregon (VISTO)***

Before the end of the legislative session, the Ways and Means Committee noted that ending the *Cash Award* and *PESIC* programs would result in a large reduction in State disbursements to students attending Oregon independent colleges. To remedy this, the Commission's General Fund appropriation was increased and a "budget note" inserted in the appropriations bill directing that *Need Grant* dollars for 1993–95 be allocated among state system institutions, community colleges, and independent colleges in proportion to the distribution of combined disbursements from the *Need Grant*, *Cash Award*, and *PESIC* programs in 1991–93: 44% for state system institutions; 29% for community colleges; and 27% for independent colleges. To accomplish this proportional distribution, maximum *Need Grant* awards for 1993–95 were increased substantially for students attending independent colleges in Oregon.

## New Programs

The Oregon Legislature created a pilot *Community Service Volunteer* program funded through the Oregon Lottery. This program was open only to students at Western Oregon State College during 1993–95.

*New **Community Service Volunteer Program** funded by Lottery dollars. . .*

The Legislature also created a program to aid collection of defaulted student loans. Beginning in 1993, **barbers and hairdressers** will not be able to renew professional licenses if they are in default on loans insured by OSSC and have not made satisfactory arrangements to repay.

*New State program to aid in the collection of defaulted student loans. . .*

## Changes in Federal Student Loan Programs:

In 1992, Congress created the *William D. Ford Federal Direct Loan Program*, popularly know as the *Direct Loan Program*. Loans made under the new program are similar to *Federal Family Education Loans* (FFEL) administered by the Scholarship Commission. But, rather than loaning money from local banks and relying on local agencies (such as the Commission in Oregon) for day-to-day administration, the *Direct Loan Program* is operated by the Federal Government, selected contractors, and participating educational institutions. Both loan programs are now in uneasy coexistence. The *Direct Loan* was intended as a pilot program, but supporters in the administration and Congress would like all institutions to switch from the FFEL Program to *Direct Loan* as soon as possible. FFEL Program supporters in Congress would like to keep the existing program and limit or discontinue the *Direct Loan Program*. Some in Congress would like objective evaluation of both programs before institutions are forced into one or the other.

*U.S. Department of Education's alternative to FFEL Program: the **William D. Ford Federal Direct Loan Program**. . .*

The outcome of the rivalry between the two federal loan programs is not yet clear. In this state, University of Oregon students borrowed through the *Direct Loan Program* in 1994–95 while other institutions remained in the FFEL Program. Through the present controversy and beyond, the Scholarship Commission remains committed to providing the best possible service for the borrowers and institutions served by the FFEL Program in Oregon.

## Private Awards

Thirty-five new private award programs were placed with the Commission for administration in the 1993–95 biennium. Private programs at the Commission now number 125.

*Continued growth in private awards. . .*

## STATE GRANTS AND LOANS

**Need Grant/SSIG:** The Scholarship Commission's largest grant program makes renewable grants to Oregon undergraduates attending nonprofit postsecondary institutions in Oregon. Eligibility is based on financial need, and awards vary according to the type and cost of institution attended. Approximately 7.2% of funds distributed to students through this program come from the *Federal State Student Incentive Grant Program* (SSIG).

| | 1993–94 | | 1994–95 | |
|---|---|---|---|---|
| | No. | $ | No. | $ |
| State System | 6,257 | 5,345,019 | 7,114 | 6,252,840 |
| Community College | 5,859 | 3,512,679 | 5,932 | 3,487,506 |
| Independent College | 1,322 | 3,305,540 | 1,618 | 4,029,692 |
| Total | 13,438 | 12,163,238 | 14,664 | 13,770,038 |

***For information on Need Grants used by students at specific Oregon institutions, see Appendix A.***

**Barber and Hairdresser Grant:** These grants are funded by earnings on funds transferred from the State Board of Barbers and Hairdressers. Awards support needy students at licensed Oregon schools of barbering, hair design, cosmetology, and manicuring.

| 1993–94 | | 1994–95 | |
|---|---|---|---|
| No. | $ | No. | $ |
| 47 | 34,500 | 46 | 40,200 |

**Oregon Nursing Loan Program:** This program makes "forgivable" loans to undergraduate nursing students in Oregon. Priority is given to applicants who intend to practice in rural shortage areas. One year of the loan is forgiven for each year of qualifying nursing practice in Oregon.

| 1993–94 | | 1994–95 | |
|---|---|---|---|
| No. | $ | No. | $ |
| 38 | 112,916 | 53 | 198,835 |

**Oregon Rural Health Services Program:** This program provides payments toward student loan debts of physicians, nurse practitioners, and physician assistants who practice in qualifying "medically underserved" communities in Oregon. Through June 1995, 19 health professionals have been authorized to receive a total of $558,960. Six participants are physicians, two are physician assistants, and 11 are nurse practitioners.

*New Program for 1993–95. . .*

**Higher Education Community Service Voucher Program:** This program was created in 1993 to provide students at Western Oregon State College with opportunities for paid internships. Participants perform work related to their academic studies for at least 20 hours a week during one term of enrollment. Work sites are government and nonprofit agencies. In addition to course credit, participants receive vouchers worth $35 toward tuition and fees for each eight hours of qualifying service.

1993–95 Biennium

| No. Participants | Value of Vouchers Issued | Value of Vouchers Redeemed |
|---|---|---|
| 38 | $34,475 | $27,068 |

**VISTO:** *Volunteers in Service to Oregon* was established in 1989 to provide Oregon youth (16–19 years of age) with opportunities to earn tuition vouchers through volunteer activities. Participants earn a $25 tuition voucher for every eight hours of qualifying service. Qualifying activities include tutoring, peer counseling, and service to the elderly. Vouchers may be redeemed at Oregon colleges and trade schools. Because no new funds were available, only a small number of vouchers was issued during 1993–95, but thousands of students redeemed vouchers that had been issued previously.

| 1993–94 Vouchers Redeemed | $ | 1994–95 Vouchers Redeemed | $ |
|---|---|---|---|
| 2,776 | 69,400 | 1,053 | 26,325 |

## FEDERAL SCHOLARSHIPS

**Paul Douglas Teacher Scholarship:** This Federal program administered by the Scholarship Commission awards scholarships of $5,000 per year to academically able students who plan to become elementary, secondary, or preschool teachers. Preference in awarding is given to applicants majoring in scarce endorsement subjects; to applicants who indicate willingness to teach preschool, disabled, or minority children; and to applicants from disadvantaged backgrounds. For each year of award, recipients must teach for two years. If the teaching obligation is not fulfilled, awards must be repaid with interest.

| 1993–94 | | 1994–95 | |
|---|---|---|---|
| No. | $ | No. | $ |
| 37 | 179,603 | 41 | 196,666 |

**Robert C. Byrd Honor Scholarship Program:** College-bound high school seniors may compete for scholarships of $1,500 per year from this program. Awards are renewable for four years. A committee of teachers, administrators, parents, and school board members selects recipients based on academic achievement and promise.

| 1993–94 | | 1994–95 | |
|---|---|---|---|
| No. | $ | No. | $ |
| 76 | 114,000 | 144 | 215,500 |

**Oregon Scholars:** *The Oregon Scholars Program* gives formal recognition to the academic top five percent of high school seniors graduating each year from Oregon's 255 accredited high schools. Selection is based on class rank, grade point average, and aptitude test scores. Scholars receive certificates at graduation signed by the Governor, the Superintendent of Public Instruction, and the Commission Chair. In 1993, the number of scholars recognized was 1,464. In 1994, the number recognized was 1,714.



## Training and Information Dissemination

**For high school counselors:** The Scholarship Commission publishes *The Financial Aid Handbook* annually to provide high school counselors with detailed information on student financial aid programs and application processes. In cooperation with the Oregon Association of Student Financial Aid Administrators, the Scholarship Commission also presents an annual state-wide television workshop on student financial aid. Video cassettes of that program are also made available to high schools in the State.

**For high school students and their parents:** Beginning in November each year, the Commission staff makes presentations at numerous high school parent nights. These programs give families of high school students information about State, Federal, institutional and private financial aid. Presentations are arranged upon request. The Scholarship Commission attempts to honor all requests from schools within 100 miles of Eugene, where the Commission offices are located.

**For postsecondary institutions and State agencies:** The Scholarship Commission compiles and publishes statistics on State and Federal financial aid used by students at postsecondary institutions in Oregon. This information is published periodically in *The Oregon Financial Aid Almanac*. -

The Commission also publishes newsletters and holds workshops to provide training and technical assistance for financial aid administrators on the administration of State grant programs and the FFEL Program.

The Grant Division helps administer more than 100 privately funded scholarship programs. Services from the Commission vary according to the requirements of the donors, as do eligibility criteria. Donors may be individuals or organizations. Endowed funds are managed by the Treasurer of the State of Oregon unless otherwise noted.

## PRIVATE AWARDS

**Between July 1, 1993, and June 30, 1994, the following private award programs were placed with the Scholarship Commission:**

*Thirty-five new private programs came to OSSC during the 1993-95 biennium.*

*Disbursements now average more than $1 million per year.*

**DOYLE AND DONNA SHEPHERD**
Established by Doyle and Donna Shepherd to benefit graduating seniors of Cottage Grove High School.

**FORD SCHOLARS**
Established by the Ford Family Foundation to benefit graduating Oregon high school seniors who have a minimum 3.00 GPA and graduates of Oregon community colleges who have earned an associate's degree and who wish to attend a four-year Oregon college.

**AGWIN: AGRICULTURAL WOMEN-IN-NETWORK**
Established by AGWIN to benefit college junior and senior agricultural majors. Preference is given to women applicants.

**JACK SHEININ MEMORIAL**
Established by Curt Sheinin and Jim Mendenhall to benefit graduating seniors of an Oregon high school who are Native American, Hispanic, or African-American.

**DOUGLAS COUNTY COMMUNITY**
*At Oregon Community Foundation*
Established to benefit graduates of Douglas County high schools.

**HAROLD A. WYATT**
*At Oregon Community Foundation*
Established to benefit graduating seniors of Baker County high schools.

**U-LANE-O CREDIT UNION "JUMPSTART"**
Established to benefit primary members in good standing of the Jumpstart Club at U-Lane-O Credit Union.

**MATHEMATICS, ENGINEERING, SCIENCE ACHIEVEMENT (MESA)**
*At Oregon Community Foundation*
Open to high school graduates who participated in the MESA program in either high school or college. Applicants must be African American, Native American, Hispanic American, or Asian American.

**TEAMSTERS COUNCIL #37 FEDERAL CREDIT UNION**
Open to members of Teamsters Council #37 FCU who are members, or dependents of members, of Teamsters Joint Council #37.

**OREGON PRIVATE 150**
Established by Arthur Andersen & Co., U.S. Bank, and *Oregon Business* magazine to support business majors at Oregon four-year colleges.

**DR. ALICE ARMSTRONG**
Established by the Institute for Managerial and Professional Women for graduating high school women who are residents of Clackamas, Multnomah, or Washington counties.

**LELAND C. AND ERNA N. RATCLIFF**
*At Oregon Community Foundation*
Established to benefit graduating seniors of Enterprise High School.

**WALTER AND MARIE SCHMIDT**
*At U.S. Bank*
Established to benefit Oregon residents who wish to become registered nurses and pursue careers in geriatric health care.

**DAVISON FUTURE FARMERS OF AMERICA**
Established by Ron Davison and Tom Davison for FFA members who are graduating seniors of Amity, Dayton, McMinnville, Sheridan, Willamina, or Yamhill-Carlton high schools.

**G. RUSSELL MORGAN**
*At U.S. Bank*
Established to benefit graduates of Hillsboro or Glencoe high schools who intend to study law, be admitted to the Oregon State Bar, and practice law in Oregon.

**MEIER & FRANK HONOR AWARD 1993**

Made possible by a gift from the Meier and Frank Company, this award of an engraved silver bowl honors scholarship donors for extraordinary contributions on the behalf of postsecondary students in Oregon.

The 1993 Honor Award was presented to donors **Donna and Doyle Shepherd of Cottage Grove**. The Shepherds established a scholarship to benefit graduating seniors at Cottage Grove High School, Mrs. Shepherd's alma mater. **Melissa Simonsen**, class of 1994, was the first recipient of the Donna and Doyle Shepherd Scholarship.

**JOHN P. HOUNSELL**
Established at First Interstate Bank as a student loan, this program was transferred to OSSC as a scholarship. When repayments and interest earnings allow, the program will benefit graduates of Hood River County high schools.

**HELEN BOLTON MEMORIAL**
*At Oregon Community Foundation*
Established to benefit graduating seniors of North Medford, South Medford and St. Mary's (Medford) high schools. Preference is given to students entering health care fields.

**MEIER AND FRANK HONOR AWARD 1994**

The 1994 Honor Award was presented in the State Capitol by Governor John Kitzhaber to **Kenneth W. Ford**, President of the Ford Family Foundation. The Foundation established the Ford Scholars program in 1994. Each year, 100 Ford Scholars are awarded four-year renewable scholarships. The program is administered by Dr. Charles U. Walker, former president of Linfield College, and by the State Scholarship Commission.

**DOROTHY CAMPBELL**
*At Oregon Community Foundation*
Established to benefit female graduates of Oregon high schools. Applicants must demonstrate a strong interest in golf.

**NATHAN FAMILY**
*At Oregon Community Foundation*
Established to benefit graduating seniors of Lincoln High School. Preference is given to African-American graduates.

**OWEN AND EDNA SABIN**
*At Oregon Community Foundation*
Established to benefit graduates of high schools in North Clackamas School District SD 12 (including Sabin Occupational Skills Center).

**ANGELINA AND PETE COSTANZA VOCATIONAL**
*At Oregon Community Foundation*
For residents of Clackamas, Multnomah, and Washington counties who are high school graduates or have a GED. Not open to candidates for a baccalaureate or advanced degree. May attend two-year, or less, nonprofit or for-profit institutions.

**MERVIN AND GENA LEONARD**
*At Oregon Community Foundation*
Established to benefit graduates of a high school in Morrow or Umatilla Counties.

**KINKO'S EUGENE GRAPHIC ARTS**
Established by Kinko's of Eugene to benefit graduating high school seniors from Lane County who will major in graphic arts.

**JOSE D. GARCIA MIGRANT EDUCATION SCHOLARSHIP**
Established by the Migrant Education Service Center to benefit participants in the Migrant Education Program.

**PORTLAND TEACHERS' CREDIT UNION**
Established to benefit members of the Portland Teachers' Credit Union.

**DIEHL AND KNUTSEN**
*At Oregon Community Foundation*
Established to benefit graduating seniors of Reedsport High School.

**OREGON YOUTH CONSERVATION CORPS**
Established by the Oregon Community Children and Youth Services Commission to benefit individuals who have participated in a Community Service Corps program of the Oregon Youth Conservation Corps (OYCC).

**BROADCAST JOURNALISM**
*At Oregon Community Foundation*
Established by the Jackson Foundation to benefit Broadcast Journalism majors.

**MARION A. LINDEMAN**
*At Oregon Community Foundation*
Established to benefit Certified Nurses Aides employed by the Willamette View Convalescent Center.

**WEST JOHNSON AND ELIZABETH JOHNSON LASSELLE**
Established to benefit graduating seniors from Clackamas, Multnomah, and Washington County high schools.

**SCOTT BLECHA MEMORIAL**
Established to benefit graduates of Clatskanie High School who have attended Clatskanie schools for a minimum of six years.

**MILDRED I. MARTIGNONE NURSE SCHOLARSHIP**
*At Oregon Community Foundation*
Established to benefit nursing majors in their last three academic terms of study who are residents of Umatilla County.

**ALBINA FUEL COMPANY**
*At Oregon Community Foundation*
Established to benefit dependent children of employees of the Albina Fuel Company.

**SOLIS/PERCIVAL NEWSPRINT**
Established to benefit high school seniors from Oregon City High School.

**TEAMSTERS LOCAL 305**
Established to benefit children and dependent stepchildren of active, deceased, disabled, or retired members of Local 305 of the Joint Council of Teamsters.

***For information on numbers of students aided and dollars awarded by program, see Appendix B.***

**Federal Stafford Loan:** Students with calculated financial need qualify for *subsidized* loans—with interest paid by the Federal Government while they are in school, during a six-month grace period after school, and during periods of authorized deferment of repayment. Students without "need" may borrow *unsubsidized* loans for which interest accrues throughout the life of the loan.

## OSSC-GUARANTEED FEDERAL FAMILY EDUCATION LOANS

| | 1993–94 | | 1994–95 | |
|---|---|---|---|---|
| | No. | $ | No. | $ |
| State System | 26,304 | $80,683,915 | 21,205 | $65,781,278 |
| Community College | 7,001 | 13,597,456 | 9,450 | 20,946,219 |
| Independent College | 15,346 | 30,470,853 | 9,674 | 38,776,396 |
| Proprietary School | 4,845 | 11,499,857 | 7,169 | 17,673,010 |
| Out-of-State Institution | 2,912 | 10,465,796 | 2,712 | 11,321,367 |
| TOTAL | 56,408 | 146,717,877 | 50,210 | 154,498,270 |

**Federal Supplemental Loans for Students (SLS):** Volume decreases in 1994–95 because this program is being phased out of existence by the U.S. Department of Education; future borrowers will be served by "unsubsidized" *Federal Stafford* loans.

*1993–94 was the last full year of operation for the Federal SLS program.*

| | 1993–94 | | 1994–95 | |
|---|---|---|---|---|
| | No. | $ | No. | $ |
| State System | 2,245 | $6,084,495 | 24 | $30,629 |
| Community College | 1,010 | 2,512,620 | 1 | 447 |
| Independent College | 1,625 | 6,229,389 | 13 | 28,016 |
| Proprietary School | 2,532 | 6,882,891 | 63 | 142,921 |
| Out-of-State Institution | 381 | 1,834,354 | 4 | 14,500 |
| TOTAL | 7,793 | 23,543,749 | 105 | 216,513 |



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## Federal PLUS Loan:

This program makes loans to the parents of dependent undergraduates. Financial need is not an issue. However, borrowers with adverse credit are not eligible unless they secure a creditworthy cosigner.

| | 1993–94 | | 1994–95 | |
|---|---|---|---|---|
| | No. | $ | No. | $ |
| State System | 740 | $2,958,485 | 664 | $2,828,455 |
| Community College | 69 | 195,804 | 72 | 209,670 |
| Independent College | 687 | 3,264,795 | 681 | 3,345,027 |
| Proprietary School | 352 | 1,491,168 | 396 | 1,605,208 |
| Out-of-State Institution | 372 | 1,926,073 | 327 | 1,937,268 |
| TOTAL | 2,220 | 9,836,325 | 2,140 | 9,925,628 |

***For institutional and segmental volume of OSSC-Guaranteed Federal Family Education Loans, see Appendix C.***

## Default Prevention & Claims Purchasing

As students incur greater indebtedness, it has become more important to counsel them regarding repayment of their loans. When loan payments to lenders become 60 days past due, the Default Prevention staff contacts borrowers in an effort to prevent further delinquency and possible default of the debt. During the 1993–95 biennium, the Default Prevention staff acted on 80,553 Lender Requests for Assistance (LRA's). The staff was able to assist in keeping accounts out of default status in 85% of these cases.

**Defaulted Accounts Purchased**

| | 1993–94 | 1994–95 |
|---|---|---|
| No. Borrowers | 4,841 | 4,328 |
| No. Loans | 5,438 | 5,568 |
| $ | 17,572,909 | 17,519,706 |

**FFEL Program Default Collection** Oregon's low default experience continues to earn the state high marks. In the most recent information available from the U.S. Department of Education, the average national default rate among FFEL Program borrowers was 15% ("cohort" default rate). For borrowers who attended Oregon institutions, the comparable rate was 9.5%. For borrowers whose loans were guaranteed by the Scholarship Commission, this rate was 8.1%, approximately half the average national rate of default for this period.

*Default among borrowers of OSSC loans is **8.1%, half the national average** in the FFEL Program.*

Gross recoveries on defaulted loans during the 1993–95 biennium were 9% higher than in 1991–93, despite implementation of a new Federal program that mandated permanent transfer of certain paying defaulted accounts (and associated recoveries) to the U. S. Department of Education.

**Recoveries on Defaulted FFEL Loans**

| 1991–93 Biennium | 1993–95 Biennium |
|---|---|
| $15,639,088 | $17,108,926 |

## New Collections Authority

A law passed by the 1993 Oregon Legislative Assembly bars renewal of professional licenses for barbers and hairdressers who are not paying satisfactorily on defaulted loans guaranteed by the Scholarship Commission. Matching of records between the State Barber and Hairdresser Board began in April, 1994. This process led to additional recoveries of approximately $75,000 in 1995 and is projected to bring in more than $300,000 in additional recoveries during the 1995–97 biennium.

*__Professional licenses will not be renewed__ when licensed individuals are not repaying satisfactorily on loans in default.*

# APPENDICES

*Appendix A:*
*Institutional and Segmental Distribution of Oregon Need Grants*

*Appendix B:*
*Numbers of Awards and Amounts Disbursed by*
*OSSC-Administered Private Award Programs*

*Appendix C:*
*Institutional and Segmental Distribution of OSSC-Guaranteed*
*FFEL Loans*

## OREGON NEED GRANTS
## 1993-95

| SUMMARY | 1993-94 No. | 1993-94 $ | 1994-95 No. | 1994-95 $ |
|---|---|---|---|---|
| Oregon Public 4-Year Colleges | 6,257 | $ 5,345,019 | 7,114 | $ 6,252,840 |
| Oregon Community Colleges | 5,859 | 3,512,679 | 5,932 | 3,487,506 |
| Oregon Independent Colleges | 1,322 | 3,305,540 | 1,618 | 4,029,692 |
| Total | 13,438 | $ 12,163,238 | 14,664 | $ 13,770,038 |

### Oregon Public 4-Year Colleges

| | | | | |
|---|---|---|---|---|
| Eastern Oregon St College | 356 | 303,002 | 353 | 303,817 |
| Or Health Sciences U | 79 | 70,196 | 97 | 87,780 |
| Or Ins of Technology | 523 | 445,589 | 563 | 488,925 |
| Oregon State U | 1,492 | 1,303,182 | 1,802 | 1,612,853 |
| Portland State U | 1,229 | 1,008,519 | 1,375 | 1,184,386 |
| Southern Or State Col | 635 | 537,627 | 739 | 632,035 |
| U of Oregon | 1,364 | 1,179,829 | 1,531 | 1,365,214 |
| Western Or State Col | 579 | 497,075 | 654 | 577,830 |
| Total | 6,257 | $ 5,345,019 | 7,114 | $ 6,252,840 |

### Oregon Community Colleges

| | | | | |
|---|---|---|---|---|
| Blue Mtn CC | 209 | 129,444 | 242 | 141,272 |
| Central Or CC | 263 | 157,627 | 269 | 158,868 |
| Chemeketa CC | 606 | 362,080 | 685 | 400,621 |
| Clackamas CC | 305 | 182,556 | 303 | 181,396 |
| Clatsop CC | 70 | 41,507 | 68 | 36,896 |
| Columbia Gorge CC | Reported in PCC | | | |
| Lane CC | 926 | 532,848 | 985 | 564,732 |
| Linn-Benton CC | 482 | 284,933 | 479 | 279,961 |
| Mt. Hood CC | 458 | 268,524 | 409 | 221,508 |
| Oregon Coast CC | Reported in PCC | | | |
| Portland CC | 1,615 | 1,005,648 | 1,473 | 912,106 |
| Rogue CC | 381 | 215,532 | 399 | 225,502 |
| Southwestern Or CC | 248 | 154,368 | 240 | 138,600 |
| Tillamook Bay CC | Reported in PCC | | | |
| Treasure Valley CC | 34 | 21,516 | 96 | 59,472 |
| Umpqua CC | 262 | 156,096 | 284 | 166,572 |
| Total | 5,859 | $ 3,512,679 | 5,932 | $ 3,487,506 |

## NEED GRANT DISBURSEMENTS (cont.)

| Oregon Independent Colleges | 1993-94 No. | 1993-94 $ | 1994-95 No. | 1994-95 $ |
|---|---|---|---|---|
| Concordia College | 37 | 74,620 | 58 | 115,370 |
| George Fox College | 149 | 355,040 | 192 | 456,748 |
| Lewis & Clark College | 105 | 303,244 | 137 | 421,350 |
| Linfield College | 160 | 415,608 | 200 | 500,355 |
| Linfield/Gd Sam School of Nursing | 78 | 208,380 | 79 | 207,855 |
| Marylhurst College | 52 | 95,395 | 80 | 147,392 |
| Northwest Christian College | 32 | 64,242 | 52 | 106,624 |
| Oregon School of Arts & Crafts | | | 5 | 11,760 |
| PNW College of Art | 40 | 88,236 | 44 | 100,282 |
| Pacific University | 137 | 377,520 | 172 | 481,176 |
| Reed College | 44 | 130,557 | 39 | 115,470 |
| University of Portland | 212 | 508,468 | 233 | 565,803 |
| Warner Pacific College | 47 | 93,992 | 75 | 141,120 |
| Western Baptist College | 61 | 129,060 | 79 | 172,810 |
| Willamette University | 168 | 461,178 | 173 | 485,577 |
| Total | 1,322 | $ 3,305,540 | 1,618 | $ 4,029,692 |

APPENDIX B

## OSSC PRIVATE AWARDS 1993-95

| | 1993-94 | | 1994-95 | |
|---|---|---|---|---|
| | No. | $ | No. | $ |
| ADK--Harriet Simmons | 1 | 450 | 1 | 500 |
| AGWIN | 2 | 1,000 | 1 | 666 |
| Alpha Delta Kappa | 2 | 2,950 | 1 | 500 |
| Alpha Kappa Kappa | 1 | 200 | 2 | 400 |
| Amity Scholars fund | | | 1 | 500 |
| Armstrong, Dr. Alice | | | 2 | 2,000 |
| Benj. Franklin / Edith Green | 5 | 5,000 | 4 | 4,000 |
| Bolton, Helen Memorial | | | 1 | 500 |
| Bowerman Foundation | 29 | 17,493 | 23 | 14,600 |
| Brown, John Paul (loan) | 3 | 4,500 | 3 | 4,500 |
| Burns Lions Club | 20 | 23,705 | 21 | 24,830 |
| Caffall, Chuck | | | 1 | 1,000 |
| Campbell, Dorothy Memorial | | | 2 | 1,666 |
| Carlson, James | 1 | 300 | 1 | 500 |
| Chi Omega | 1 | 1,000 | 1 | 1,000 |
| College Faire | 2 | 930 | 3 | 1,500 |
| Connacher, Peter | 2 | 3,000 | 2 | 2,800 |
| Constanzo, Angelina and Pete | | | 1 | 833 |
| Cowan, Richard B. | 1 | 1,000 | 1 | 1,000 |
| Cravat / Johnson | 1 | 500 | 1 | 500 |
| Crosby / Edgar | | | 14 | 7,000 |
| Dart | 2 | 1,500 | 6 | 6,000 |
| Davies, Carolyn | 1 | 500 | 1 | 500 |
| Davies, Walter | 39 | 50,500 | 37 | 47,000 |
| Davison FFA | | | 2 | 1,000 |
| Doane, O.D. | 1 | 750 | 1 | 1,000 |
| Douglas County Community | | | 24 | 41,665 |
| Egan, Marie Mahoney | 2 | 667 | 1 | 500 |
| Emmons, Roger W. Memorial | 1 | 1,000 | 2 | 2,000 |
| Emporium | 2 | 3,000 | 3 | 3,750 |
| Fernridge $$ for Scholars | 8 | 4,000 | 3 | 1,500 |
| Fernridge Volunteer Firefighters | 1 | 500 | 1 | 500 |
| Ford Scholars | | | 43 | 199,554 |
| Forster, Robert D. | 3 | 3,000 | 3 | 3,000 |
| Foster, Lawrence R. | 1 | 1,000 | 1 | 1,800 |
| Fowler, Paul | 4 | 11,320 | 4 | 11,320 |
| Hall, Edward R. | 2 | 2,600 | 2 | 3,050 |
| Holmes, Alan B. Memorial | 2 | 2,500 | 3 | 2,500 |
| IBEW, Local 280 | 4 | 4,000 | 4 | 4,000 |
| Jackson / White | 58 | 34,700 | 52 | 31,500 |
| Jackson, Glenn | 12 | 20,400 | 14 | 21,334 |
| Jaynes, Nettie Hanselman | 1 | 300 | 1 | 500 |
| Jones, Anna | 14 | 28,160 | 9 | 17,252 |
| Kageler, Ray | 1 | 500 | 1 | 500 |
| Key Technology | 4 | 4,000 | 4 | 4,000 |
| KGON-KFXX Radio | 2 | 2,000 | 2 | 2,000 |

APPENDIX B

| OSSC PRIVATE AWARDS (cont.) | 1993-94 | | 1994-95 | |
|---|---|---|---|---|
| | No. | $ | No. | $ |
| Kinko's Eugene Graphic Arts | | | 1 | 500 |
| Konnei, Dan | 8 | 6,999 | 10 | 8,666 |
| LaGrande, Class of '62 | 1 | 500 | 1 | 300 |
| LaMasters, Arlene E. Memorial | 4 | 4,000 | 4 | 4,000 |
| Lee, J.M. | 2 | 2,000 | 2 | 2,000 |
| Lewis, Harold I. | 1 | 500 | 1 | 1,000 |
| Madison Charitable Trust | 4 | 8,000 | 11 | 31,500 |
| Mail-Well Envelope | 3 | 2,700 | 1 | 1,500 |
| Malcom, Laurie | 1 | 1,000 | 1 | 1,000 |
| McMinnville Alumni | 1 | 300 | 1 | 300 |
| Mellema, Alice | 2 | 2,000 | 3 | 3,000 |
| MESA | | | 13 | 23,666 |
| MMI Group | 5 | 4,666 | 3 | 2,665 |
| Mooser, Michael | 6 | 2,700 | 1 | 500 |
| Morgan, Russell G. | | | 3 | 30,000 |
| Mowery, Jeannette | 2 | 1,800 | 2 | 1,800 |
| Multnomah County Sheriff Association | 6 | 7,000 | 5 | 5,500 |
| Nathan Family | | | 1 | 2,000 |
| NECA / IBEW | 3 | 3,000 | 3 | 3,000 |
| Operating Engineers | 2 | 2,000 | 2 | 2,000 |
| OPEU | 43 | 24,625 | 39 | 23,000 |
| OR-OSHA | 1 | 1,500 | 1 | 4,468 |
| Oregon Home Builders Association | 1 | 500 | 2 | 1,000 |
| Oregon Metro Fed Credit Union | 1 | 500 | 3 | 1,500 |
| Oregon Private 150 | | | 4 | 10,000 |
| Oregonian Publishing Company | 113 | 226,600 | 89 | 182,400 |
| OSSC Employees Dependents | 1 | 500 | 2 | 1,000 |
| PLSO | 3 | 3,000 | 2 | 2,000 |
| Ratcliff, Leland and Erna | | | 2 | 2,990 |
| Sabin, Owen and Edna | | | 3 | 3,000 |
| Schmidt, Walter C. & Marie C. | | | 27 | 49,732 |
| Sheinin, Jack Memorial | | | 12 | 12,000 |
| Shepherd, Doyle & Donna | | | 1 | 1,000 |
| Sherwood Moms & Dads | 6 | 3,000 | 6 | 3,000 |
| Singer, Bertha P. | 29 | 19,482 | 22 | 21,500 |
| Smurfit--Newberg | 8 | 16,400 | 6 | 16,234 |
| Smurfit--Oregon City | 5 | 5,000 | 5 | 7,500 |
| Steinback, Jerome B. | 56 | 55,166 | 50 | 49,500 |
| Stevens, Mertie and Harley Memorial | 54 | 55,700 | 39 | 59,933 |
| Stimson Lumber Company | 11 | 21,667 | 20 | 57,333 |
| Stuchell, J.W. | 1 | 3,000 | 1 | 3,000 |
| Teamsters Council #37 | | | 2 | 1,166 |
| United Grocers | 4 | 3,333 | | |
| Valsetz | 8 | 6,665 | 3 | 3,000 |
| Vollum, Howard | 8 | 14,695 | 9 | 20,833 |
| Von Der Ahe, Flora M. | 27 | 10,250 | 33 | 12,050 |
| Ward, Edward | 2 | 1,000 | 2 | 1,000 |
| Washington HS Alumni | | | 1 | 500 |
| Weston Family | 5 | 5,000 | 11 | 11,000 |
| Woodard Family Foundation | 3 | 3,750 | 5 | 5,207 |
| Wyatt, Harold Alfred | | | 3 | 10,000 |
| Total | 677 | 769,423 | 785 | 1,180,263 |

**OSSC-GUARANTEED FFELP**
**1993-95**

| SUMMARY | 1993-94 | | | | | | 1994-95 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stafford Loan | | PLUS & SLS Loans | | Total FFEL Loans | | Stafford Loan | | PLUS & SLS Loans | | Total FFEL Loans | |
| | No. | $ | No. | $ | No. | $ | No. | $ | No. | $ | No. | $ |
| Oregon Public 4-Year Colleges | 26,304 | 80,683,915 | 2,985 | 9,042,980 | 29,289 | 89,726,895 | 21,205 | 65,781,278 | 688 | 2,859,084 | 21,893 | 68,640,362 |
| Oregon Community Colleges | 7,001 | 13,597,456 | 1,079 | 2,708,424 | 8,080 | 16,305,880 | 9,450 | 20,946,219 | 73 | 210,117 | 9,523 | 21,156,336 |
| Oregon Independent Colleges | 15,346 | 30,470,853 | 2,312 | 9,494,184 | 17,658 | 39,965,037 | 9,674 | 38,776,396 | 694 | 3,373,043 | 10,368 | 42,149,439 |
| Oregon Proprietary Schools | 4,845 | 11,499,857 | 2,884 | 8,374,059 | 7,729 | 19,873,916 | 7,169 | 17,873,010 | 459 | 1,748,129 | 7,628 | 19,421,139 |
| Out-of-State Institutions | 2912 | 10,465,796 | 753 | 3,760,427 | 3,665 | 14,226,223 | 2,712 | 11,321,367 | 331 | 1,951,768 | 3,043 | 13,273,135 |
| Total | 56,408 | 146,717,877 | 10,013 | 33,380,074 | 66,421 | 180,097,951 | 50,210 | 154,498,270 | 2,245 | 10,142,141 | 52,455 | 164,640,411 |
| **Oregon Public 4-Year Colleges** | | | | | | | | | | | | |
| Eastern Oregon State College | 1,244 | 2,835,681 | 68 | 143,222 | 1,312 | 2,978,903 | 1,039 | 3,040,428 | 40 | 127,600 | 1,079 | 3,168,028 |
| Oregon Health Sciences University | 6 | 27,457 | 3 | 17,645 | 9 | 45,102 | 10 | 61,584 | 5 | 36,316 | 15 | 97,900 |
| Oregon Institute of Technology | 71 | 236,922 | 22 | 69,875 | 93 | 306,797 | 38 | 88,133 | 2 | 9,693 | 40 | 97,826 |
| Oregon State University | 5,943 | 19,630,682 | 491 | 1,833,899 | 6,434 | 21,464,581 | 6,320 | 20,549,800 | 209 | 1,022,755 | 6,529 | 21,572,555 |
| Portland State University | 6,665 | 20,910,147 | 868 | 2,603,292 | 7,533 | 23,513,439 | 6,995 | 24,999,881 | 153 | 696,844 | 7,148 | 25,696,725 |
| Southern Oregon State College | 2,830 | 7,207,392 | 261 | 649,027 | 3,091 | 7,856,419 | 3,714 | 9,147,390 | 142 | 545,051 | 3,856 | 9,692,441 |
| University of Oregon | 6,880 | 22,406,384 | 1,082 | 3,210,501 | 7,962 | 25,616,885 | 136 | 231,059 | 27 | 38,109 | 163 | 269,168 |
| Western Oregon State College | 2,665 | 7,429,270 | 190 | 515,519 | 2,855 | 7,944,789 | 2,953 | 7,663,003 | 110 | 382,716 | 3,063 | 8,045,719 |
| Total | 26,304 | 80,683,915 | 2,985 | 9,042,980 | 29,289 | 89,726,895 | 21,205 | 65,781,278 | 688 | 2,859,084 | 21,893 | 68,640,362 |
| **Oregon Community Colleges** | | | | | | | | | | | | |
| Blue Mountain Community College | 329 | 595,379 | 0 | 0 | 329 | 595,379 | 283 | 571,158 | 0 | 0 | 283 | 571,158 |
| Central Oregon Community College | 493 | 1,017,191 | 70 | 157,949 | 563 | 1,175,140 | 761 | 1,710,701 | 3 | 8,594 | 764 | 1,719,295 |
| Chemeketa Community College | 343 | 607,428 | 17 | 46,647 | 360 | 654,075 | 265 | 526,522 | 9 | 20,163 | 274 | 546,685 |
| Clackamas Community College | 560 | 1,040,336 | 87 | 227,889 | 647 | 1,268,225 | 770 | 1,666,677 | 6 | 16,133 | 776 | 1,682,810 |
| Clatsop Community College | 126 | 262,020 | 1 | 3,000 | 127 | 265,020 | 158 | 338,000 | 0 | 0 | 158 | 338,000 |
| Columbia Gorge Community College | Reported in Portland CC Data | | | | | | Reported in Portland CC Data | | | | | |
| Lane Community College | 1,472 | 3,035,521 | 234 | 339,905 | 1,706 | 3,675,426 | 2,060 | 4,843,990 | 15 | 62,913 | 2,075 | 4,906,903 |
| Linn-Benton Community College | 1,001 | 1,907,834 | 152 | 323,306 | 1,153 | 2,231,140 | 1,117 | 2,298,875 | 22 | 56,199 | 1,139 | 2,355,074 |
| Mt Hood Community College | 711 | 1,301,548 | 198 | 467,784 | 909 | 1,769,332 | 723 | 1,588,911 | 13 | 33,764 | 736 | 1,622,675 |
| Oregon Coast Community College | Reported in Portland CC Data | | | | | | Reported in Portland CC Data | | | | | |
| Portland Community College | 1,401 | 2,798,175 | 315 | 827,462 | 1,716 | 3,625,637 | 2,460 | 5,522,005 | 3 | 6,076 | 2,463 | 5,528,081 |
| Rogue Community College | 256 | 440,340 | 0 | 0 | 256 | 440,340 | 458 | 1,041,996 | 0 | 0 | 458 | 1,041,996 |
| Southwestern Community College | 237 | 431,177 | 2 | 8,000 | 239 | 439,177 | 266 | 528,495 | 2 | 6,275 | 268 | 534,770 |
| Tillamook Bay Community College | Reported in Portland CC Data | | | | | | Reported in Portland CC Data | | | | | |
| Treasure Valley Community College | 72 | 160,507 | 3 | 6,482 | 75 | 166,989 | 129 | 308,889 | 0 | 0 | 129 | 308,889 |
| Umpqua Community College | Does not participate in FFEL | | | | | | Does not Participate in FFEL | | | | | |
| Total | 7,001 | 13,597,456 | 1,079 | 2,708,424 | 8,080 | 16,305,880 | 9,450 | 20,946,219 | 73 | 210,117 | 9,523 | 21,156,336 |

**OSSC-GUARANTEED FFELP (cont.)**

| Oregon Independent Colleges | 1993-94 | | | | | | 1994-95 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stafford Loan | | PLUS & SLS Loans | | Total FFEL Loans | | Stafford Loan | | PLUS & SLS Loans | | Total FFEL Loans | |
| | No. | $ | No. | $ | No. | $ | No. | $ | No. | $ | No. | $ |
| Cascade College | Not Parcicipating | | | | | | 147 | 392,944 | 8 | 25,042 | 155 | 417,986 |
| Concordia College | 627 | 2,000,624 | 218 | 577,864 | 845 | 2,578,488 | 964 | 2,898,203 | 13 | 47,076 | 977 | 2,945,279 |
| Eugene Bible College | 140 | 403,248 | 65 | 180,813 | 205 | 584,059 | 231 | 652,642 | 26 | 88,186 | 257 | 740,828 |
| George Fox College | 1,202 | 4,590,198 | 210 | 839,329 | 1,412 | 5,429,527 | 1,140 | 4,482,610 | 65 | 349,400 | 1,205 | 4,832,010 |
| Lewis and Clark College | 1,360 | 5,798,752 | 343 | 1,805,966 | 1,703 | 7,604,718 | 1,272 | 6,384,082 | 106 | 501,759 | 1,378 | 6,885,841 |
| Linfield College | 454 | 1,773,979 | 130 | 583,273 | 584 | 2,357,252 | 356 | 1,360,733 | 58 | 295,723 | 414 | 1,656,456 |
| Marylhurst College | 283 | 944,672 | 151 | 456,417 | 434 | 1,401,089 | 671 | 2,439,596 | 2 | 13,850 | 673 | 2,453,446 |
| Mount Angel Seminary | 11 | 52,300 | 0 | 0 | 11 | 52,300 | 9 | 41,524 | 0 | 0 | 9 | 41,524 |
| Multnomah School of the Bible | 342 | 992,373 | 56 | 185,951 | 398 | 1,178,324 | 375 | 1,127,319 | 36 | 142,513 | 411 | 1,269,832 |
| Northwest Christian College | 237 | 875,905 | 6 | 21,000 | 243 | 896,905 | 294 | 1,150,773 | 7 | 22,472 | 301 | 1,173,245 |
| Ntl. College of Naturopathic Med | 132 | 595,658 | 60 | 405,239 | 192 | 1,000,897 | 131 | 1,041,853 | 0 | 0 | 131 | 1,041,853 |
| Oregon College of Oriental Medicine | 191 | 899,982 | 36 | 117,033 | 227 | 1,017,015 | 191 | 1,039,851 | 0 | 0 | 191 | 1,039,851 |
| Oregon Graduate Institute | 37 | 201,265 | 13 | 89,528 | 50 | 290,793 | 49 | 332,462 | 0 | 0 | 49 | 332,462 |
| Oregon School of Arts & Crafts | 22 | 62,625 | 11 | 37,833 | 33 | 100,458 | 50 | 174,371 | 0 | 0 | 50 | 174,371 |
| Pacific Northwest College of Art | 113 | 414,586 | 33 | 108,802 | 146 | 523,388 | 141 | 499,741 | 5 | 21,000 | 146 | 520,741 |
| Pacific University | 161 | 870,683 | 90 | 456,366 | 251 | 1,327,049 | 347 | 1,540,191 | 51 | 279,709 | 398 | 1,819,900 |
| Reed College | 91 | 265,750 | 7 | 45,325 | 98 | 311,075 | 92 | 328,070 | 11 | 61,445 | 103 | 389,515 |
| University of Portland | 1,427 | 4,951,723 | 585 | 2,040,149 | 2,012 | 6,991,872 | 1,870 | 6,615,464 | 232 | 1,175,042 | 2,102 | 7,790,506 |
| Warner Pacific College | 310 | 983,729 | 46 | 115,108 | 356 | 1,098,837 | 305 | 1,052,736 | 13 | 63,741 | 318 | 1,116,477 |
| Western Baptist College | 300 | 1,055,698 | 49 | 213,613 | 349 | 1,269,311 | 389 | 1,359,942 | 12 | 69,175 | 401 | 1,429,117 |
| Western Con. Baptist Seminary | 34 | 155,688 | 0 | 0 | 34 | 155,688 | 38 | 240,427 | 0 | 0 | 38 | 240,427 |
| Western Evangelical Seminary | 94 | 391,390 | 6 | 21,005 | 100 | 412,395 | 186 | 928,592 | 0 | 0 | 186 | 928,592 |
| Western States Chiropractic College | 105 | 556,887 | 16 | 136,171 | 121 | 693,058 | 24 | 213,325 | 0 | 0 | 24 | 213,325 |
| Willamette University | 7,673 | 1,633,140 | 181 | 1,057,399 | 7,854 | 2,690,539 | 402 | 2,478,945 | 49 | 216,910 | 451 | 2,695,855 |
| Total | 15,346 | 30,470,853 | 2,312 | 9,494,184 | 17,658 | 39,965,037 | 9,674 | 38,776,396 | 694 | 3,373,043 | 10,368 | 42,149,439 |
| **Oregon Proprietary Schools** | | | | | | | | | | | | |
| A'Art College of Beauty | 28 | 67,047 | 3 | 9,660 | 31 | 76,707 | 99 | 248,061 | 3 | 15,698 | 102 | 263,759 |
| Academy of Hair Design | 44 | 103,952 | 0 | 0 | 44 | 103,952 | 104 | 306,174 | 0 | 0 | 104 | 306,174 |
| Apollo College Med/Dent Careers | 395 | 943,139 | 219 | 487,136 | 614 | 1,430,275 | 443 | 981,043 | 23 | 50,969 | 466 | 1,032,012 |
| Artistic School of Hair Design | 56 | 136,188 | 0 | 0 | 56 | 136,188 | 49 | 125,324 | 0 | 0 | 49 | 125,324 |
| Astoria Beauty College | 4 | 7,475 | 0 | 0 | 4 | 7,475 | 14 | 34,979 | 0 | 0 | 14 | 34,979 |
| Bassist College | 99 | 278,875 | 89 | 437,042 | 188 | 715,917 | 152 | 500,675 | 37 | 256,273 | 189 | 756,948 |
| Beau Monde Col. of Hair Design | 72 | 151,989 | 27 | 75,549 | 99 | 227,538 | 123 | 316,659 | 9 | 27,838 | 132 | 344,497 |
| Broadcast Professionals | 15 | 39,375 | 0 | 0 | 15 | 39,375 | 8 | 21,000 | 0 | 0 | 8 | 21,000 |
| Business Computer Training Institute | 3 | 16,000 | 1 | 4,400 | 4 | 20,400 | 12 | 35,059 | 0 | 0 | 12 | 35,059 |
| College America | 268 | 687,654 | 264 | 1,034,559 | 532 | 1,722,213 | 335 | 1,012,674 | 31 | 166,068 | 366 | 1,178,742 |
| College of Cosmetology | 28 | 65,908 | 0 | 0 | 28 | 65,908 | 31 | 79,145 | 0 | 0 | 31 | 79,145 |
| College of Hair Design Careers | 10 | 20,607 | 0 | 0 | 10 | 20,607 | Not Participating | | | | | |
| College of Legal Arts | 179 | 476,809 | 101 | 341,575 | 280 | 818,384 | 217 | 656,965 | 4 | 14,800 | 221 | 671,765 |

**OSSC-GUARANTEED FFELP (cont.)**

| Oregon Proprietary Schools (cont.) | 1993-94 | | | | | | 1994-95 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stafford Loan | | PLUS & SLS Loans | | Total FFEL Loans | | Stafford Loan | | PLUS & SLS Loans | | Total FFEL Loans | |
| | No. | $ | No. | $ | No. | $ | No. | $ | No. | $ | No. | $ |
| Columbia College of Business | 328 | 796,641 | 341 | 1,001,495 | 669 | 1,798,136 | 410 | 938,329 | 19 | 53,228 | 429 | 991,557 |
| Concorde Career Institute | 304 | 753,615 | 73 | 197,974 | 377 | 951,589 | 698 | 1,636,615 | 40 | 152,544 | 738 | 1,789,159 |
| Delta College - All Campuses | 460 | 1,089,167 | 108 | 265,049 | 568 | 1,354,216 | Schools Closed | | | | | |
| East-West College of Healing Arts | 1 | 1,750 | 1 | 1,000 | 2 | 2,750 | Not Participating | | | | | |
| Edward Wadsworth Institute of Hair | 58 | 111,016 | 4 | 8,250 | 62 | 119,266 | 121 | 248,357 | 0 | 0 | 121 | 248,357 |
| ITT Technical Institute | 6 | 17,500 | 5 | 16,900 | 11 | 34,400 | 5 | 10,680 | 0 | 0 | 5 | 10,680 |
| Lady Helen's School of Beauty | 3 | 6,562 | 0 | 0 | 3 | 6,562 | Not Participating | | | | | |
| La Grande College of Business | 27 | 62,100 | 21 | 67,675 | 48 | 129,775 | 49 | 124,325 | 0 | 0 | 49 | 124,325 |
| Magee Bros. Beaverton School Beauty | 28 | 56,344 | 4 | 7,712 | 32 | 64,056 | 30 | 67,223 | 1 | 2,900 | 31 | 70,123 |
| Milwaukie Beauty School | 22 | 51,875 | 0 | 0 | 22 | 51,875 | 39 | 98,577 | 3 | 16,720 | 42 | 115,297 |
| Moler Barber College, Inc. | 48 | 111,262 | 0 | 0 | 48 | 111,262 | 61 | 160,236 | 0 | 0 | 61 | 160,236 |
| Neon Art & Tube Bending School | 25 | 40,250 | 23 | 46,229 | 48 | 86,479 | School Closed | | | | | |
| Newport Academy of Cos. Careers | 12 | 25,795 | 5 | 20,000 | 17 | 45,795 | 32 | 93,978 | 0 | 0 | 32 | 93,978 |
| Northwest Nannies Institute | 43 | 85,846 | 4 | 8,450 | 47 | 94,296 | 48 | 117,200 | 2 | 5,200 | 50 | 122,400 |
| Oregon City Beauty School | 16 | 35,575 | 0 | 0 | 16 | 35,575 | 22 | 55,513 | 0 | 0 | 22 | 55,513 |
| Oregon College of Beauty & Barber | 5 | 13,125 | 0 | 0 | 5 | 13,125 | 12 | 31,500 | 0 | 0 | 12 | 31,500 |
| Oregon Denturist College | 10 | 31,500 | 9 | 36,000 | 19 | 67,500 | School Closed | | | | | |
| Oregon Polytechnic Institute | 182 | 441,896 | 185 | 501,273 | 367 | 943,169 | 506 | 1,272,292 | 33 | 112,515 | 539 | 1,384,807 |
| Phagans' Beauty College | 72 | 174,557 | 4 | 8,925 | 76 | 183,482 | 135 | 366,979 | 1 | 2,000 | 136 | 368,979 |
| Phagans' Central Oregon Beauty | 121 | 285,949 | 0 | 0 | 121 | 285,949 | 228 | 527,474 | 0 | 0 | 228 | 527,474 |
| Phagans' Gateway Col. Beauty | 20 | 48,375 | 3 | 15,050 | 23 | 63,425 | 21 | 39,541 | 0 | 0 | 21 | 39,541 |
| Phagans' Medford Beauty School | 51 | 124,550 | 0 | 0 | 51 | 124,550 | 92 | 244,025 | 0 | 0 | 92 | 244,025 |
| Phagans' School of Beauty | 66 | 151,623 | 0 | 0 | 66 | 151,623 | 112 | 306,008 | 1 | 1,500 | 113 | 307,508 |
| Phagans' School of Hair Design | 36 | 75,709 | 1 | 1,265 | 37 | 76,974 | 54 | 153,521 | 0 | 0 | 54 | 153,521 |
| Phagans' Tigard Beauty School | 27 | 67,407 | 16 | 53,871 | 43 | 121,278 | 43 | 105,442 | 3 | 13,698 | 46 | 119,140 |
| Pioneer Pacific College | 334 | 721,989 | 247 | 476,072 | 581 | 1,198,061 | 450 | 1,052,652 | 19 | 64,033 | 469 | 1,116,685 |
| Roseburg Beauty School | 7 | 16,625 | 0 | 0 | 7 | 16,625 | 26 | 73,350 | 0 | 0 | 26 | 73,350 |
| Springfield College of Beauty | 41 | 90,957 | 1 | 2,750 | 42 | 93,707 | 55 | 137,036 | 1 | 7,000 | 56 | 144,036 |
| Tara Lara ACA K9 Hair Design | 29 | 49,875 | 26 | 70,250 | 55 | 120,125 | 41 | 48,719 | 7 | 30,110 | 48 | 78,829 |
| Trend College - Eugene | 0 | 0 | 9 | 17,330 | 9 | 17,330 | School Closed | | | | | |
| Trend College - Portland | 0 | 0 | 2 | 4,480 | 2 | 4,480 | School Closed | | | | | |
| Trend College - Salem | 12 | 30,625 | 21 | 71,183 | 33 | 101,808 | School Closed | | | | | |
| Tualatin College of Beauty | 33 | 57,138 | 23 | 55,175 | 56 | 112,313 | 63 | 125,548 | 2 | 6,700 | 65 | 132,248 |
| University Beauty College | 9 | 23,625 | 0 | 0 | 9 | 23,625 | School Closed | | | | | |
| West Coast Training | 28 | 62,725 | 26 | 74,189 | 54 | 136,914 | 61 | 166,615 | 5 | 18,619 | 66 | 185,234 |
| Western Business College | 494 | 1,215,781 | 446 | 988,369 | 940 | 2,204,150 | 1,046 | 2,130,901 | 58 | 130,915 | 1,104 | 2,261,816 |
| Western Culinary Institute | 581 | 1,336,638 | 468 | 1,650,177 | 1,049 | 2,986,815 | 1,122 | 3,022,616 | 157 | 598,801 | 1,279 | 3,621,417 |
| Western Medical College | 106 | 238,872 | 104 | 317,045 | 209 | 555,917 | School Closed | | | | | |
| Total | 4,845 | 11,499,857 | 2,884 | 8,374,059 | 7,729 | 19,873,916 | 7,169 | 17,673,010 | 459 | 1,748,129 | 7,628 | 19,421,139 |



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